

November 2017

Greetings

There have been many recent high interest stories worldwide (see Nth Korea/US relations and European elections) and especially in NZ since our last Newsletter. We've sourced some topical viewpoints on:

- **Investments** – there are two articles, one on the New Government / Election outcome and the other on 'Monetary policy in large developed economies'.
- **General insurance** – some of you may be insured in our brokerage company (Montage General Insurance Ltd) or you may be insured elsewhere. Notwithstanding who you are insured with, there have been some recent changes in levies charges and so we have included some ideas on general insurance premium management.
- **Personal insurance** – We are often queried as to "what covers are available?" There are 5 main personal insurance covers and we've included our broad descriptions of these.

Finally, as always, if you would like to catch-up with an Advisor regarding your Investments and/or Personal or General Insurances, please feel free to give us a call.

Warm regards

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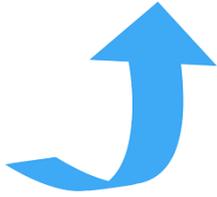
Expect the unorthodox: what could New Zealand's new Government mean for investments?

By Greg Fleming – Head of Investment Strategy, AMP Capital New Zealand, 20 October 2017



The announcement of the New Zealand First party's decision to join the Labour party in coalition government with Green Party support has ended almost a month of uncertainty, and results in a verdict in favour of change, rather than allowing for cautious continuity. In markets, uncertainty is usually rewarded with bouts of volatility, which spikes up and then gradually subsides as participants take on board the new reality and begin to re-position their portfolios. Change allows investors both to take advantage of newly-revealed investment opportunities, and to limit the impact of latent risks.

[Read more](#)



Increase in Insurance Levies

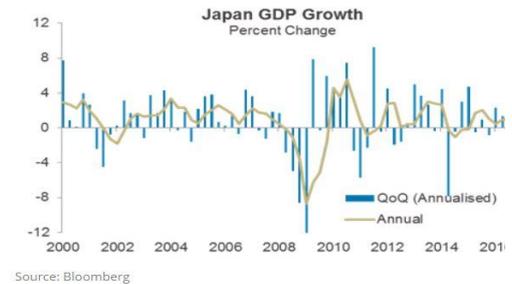
From 1 July 2017 there has been an increase in Fire Insurance levies affecting commercial and residential insurances. From 1 November 2017 there will be a further increase - the Earthquake commission levies, affecting residential insurances, will increase to rebuild the depleted Natural Disaster Fund following the Canterbury and Kaikoura earthquakes. Please click [here](#) for some helpful ways to manage your premiums.

Growth, inflation and monetary policy in the large developed economies

By Bevan Graham – NZ Chief Economist, AMP Capital

20 August 2017

A key theme for this year was the seemingly inevitable divergence in monetary policy among the key developed economies as the year progressed. In our outlook series at the start of the year we warned about not being overly swayed by the direction of headline inflation. This is because base effects were likely to see headline measures move higher as prior falls in commodity prices fell out of the annual calculation and were replaced by higher commodity prices.



[Read more](#)



Personal Protection

Life, Trauma, Total and Permanent Disablement, Income Protection and Health Insurance - do you know what these 5 different types of personal insurance do? Click [here](#) to find out what these types of insurances are.

Personal insurance is there for covering what matters most; your health, your family, your way of life and your future goals and plans.

If you would like a review of your insurances, please feel free to give us a call.

Only 7 weeks to Christmas

If you are going away on holiday, make sure all your insurances are up to date. Call us on 09 373 0700 if we can help in any way. Otherwise, stay safe and enjoy!



PS: By the way, if you have valued our services in the past, then we would really appreciate your either telling your family or friends about us or passing on a referral – hopefully we can help them too.

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